April 16, 2020

ARWRC ANTLER RIVER WATERSHED REGIONAL COUNCIL

HFRC HORSESHOE FALLS REGIONAL COUNCIL

WOWRC WESTERN ONTARIO WATERWAYS REGIONAL COUNCIL

Financial Decisions during Pandemic: Considerations before layoffs or other major decisions

In light of the ongoing impact of the Covid-19 pandemic, communities of faith are experiencing changes that may impact their income and ability to meet expenses. The anxiety this creates is complicated by the fact that information is continually being updated. The following checklist is designed to help congregations identify the resources and options available to encourage donations, reduce expenses, utilize savings and investments, access government subsidies and obtain support from The United Church of Canada. It is hoped that these resources will enable congregations to continue to employ ministry personnel and staff and pay expenses during this difficult time. Remember that the regional council staff is here to help you explore your options.

Stewardship

Encourage ongoing stewardship by making it easy for people to donate using post-dated cheques, PAR, Canada Helps, E-transfers. Generosity In Unprecedented Times

Reducing Expenses

Have you reduced expenses by:

- Suspending your national assessment fee payments.
  Contact assessments@united-church.ca
- Modifying your insurance payments to a monthly schedule,
- Suspending re-payment of loans to the United Church national office Contact mpimpinella@united-church.ca

Federal Government Support

- Funding up to 10 per cent wage subsidy. Can be done through ADP for employees paid through ADP, but a signed authorization is needed by **April 20th**. Follow the steps outlined on this document available on the UCC website https://www.united-church.ca/community-faith/being-community/government-emergency-programs
- Funding of up to 75 per cent wage subsidy for qualifying businesses, for up to 3 months, retroactive to March 15, 2020. https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses
- Continue to monitor the Federal Government website and check with your banking institution regarding access to loans/lines of credit as new programs continue to be introduced.

Ontario Government Support

- Funding by $148 million for charitable and non-profit social services organizations such as food banks, homeless shelters, churches and emergency services to improve their ability to respond to COVID-19, by providing funding directly to Consolidated Municipal Service Managers and District Social Service Administration Boards who would allocate this funding based on local needs. https://news.ontario.ca/mof/en/2020/03/ontarios-action-plan-responding-to-covid-19.html

Using Your Resources

- Have you accessed investments and savings that are not restricted either by the donor or because they were collected for a particular purpose such as an organ fund?
- Have you accessed funds that were restricted by presbytery or regional council (such as manse funds) to assist with paying payroll for March, April, May and June?
- If you do not wish, or are unable, to liquidate investments, have you spoken to your bank about a line of credit using the investments as collateral? Contact the UCC Chief Financial Officer as a guarantor if required.

United Church of Canada Pandemic Response Bridging Loan

- The Executive of General Council authorized the General Council to borrow funds to provide a loan program to communities of faith and other United Church ministries. Information will be shared as it becomes available.
- Congregations applying for this loan will be asked to: Do you prayerfully believe that your community of faith will be able to make this request with an expectation and commitment to continuing your existing ministry until December 31, 2022?
- In addition, to the UCC application form the regional council will need: Regional Council requirements for UCC Bridging Loan - Form
- The application process will be online. Watch the United Church of Canada website for details. https://www.united-church.ca/covid-19

Next Steps

If you have questions or have explored all of these options and are still concerned about your financial viability, please contact your regional council staff before making changes regarding your staff or other significant decisions.

Contacts

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